

## The Influence of Digital Marketing, Service Quality, and Syariah Brand Image on Customer Loyalty of Bank Syariah Indonesia in Tulungagung

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### ABSTRACT

*The development of digital technology and competition in the banking industry have encouraged Bank Syariah Indonesia to continuously improve its marketing strategies and service quality in order to maintain customer loyalty. Digital marketing, service quality, and the image of the syariah brand are important factors in customer loyalty, especially in syariah banking services at the branch level.*

*This study aims to analyze the influence of digital marketing, service quality, and syariah brand image on customer loyalty at Bank Syariah Indonesia in Tulungagung, with a focus on BSI KCP Tulungagung Trade Center. This study uses a mixed method approach that combines quantitative and qualitative approaches integrated with Community Service activities.*

*Quantitative data was obtained from 80 customers through questionnaires and analyzed using Stata/MP 17 software with a multiple linear regression model. Meanwhile, qualitative data was collected through observation, interviews, and direct involvement of researchers in customer service and assistance activities during the implementation of Community Service.*

*The results show that partially, digital marketing and service quality have a positive and significant influence on customer loyalty, with service quality being the most dominant variable, while the syariah brand image has no significant influence. Meanwhile, simultaneously, all three independent variables have a significant influence on customer loyalty. The R-squared value of 73.19% and the Adjusted R-squared value of 72.13% indicate*

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*that most of the variation in customer loyalty can be explained by the research model, while the rest is influenced by other factors. Meanwhile, qualitative findings show that customers are generally satisfied with the quality of service and assistance in using digital services, which reinforces the quantitative results related to the formation of customer loyalty.*

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**Keywords:** *Customer Loyalty, Digital Marketing, Service Quality, Syariah Brand Image, Bank Syariah Indonesia.*

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## INTRODUCTION

Syariah banking is a financial institution that acts as an intermediary by collecting money from the general public and distributing it as funding. The concept used in the function of syariah banks differs significantly from conventional banks. Syariah banks are responsible for offering services related to money circulation and payment operations in accordance with the principles of Islamic law. (Makom, 2023, p. 141)

The presence of foreign banks that adhere to Islamic principles has made competition among syariah banks in the banking industry even more intense. This means that the syariah banking sector needs to be more innovative in its use of information technology in its services and have the right competitive strategy to win the market. (Wardani et al., 2025, p. 3680) Syariah banks must also be able to optimize their business performance in order to compete in the market. Syariah banks need to be able to develop customer loyalty in order to compete. (Mukti, Puspitasari, & Kholis, 2022, pp. 892-893)

Intense competition among banks affects their ability to attract new customers and retain existing ones. Providing high-quality services that meet and exceed customer expectations is an important component of winning the competition. (Wahyudin et al., 2025, p. 1157) Given the intense competition and the ease with which customers can switch to other banks, customer loyalty is crucial to the long-term sustainability of the banking industry. Therefore, in order to retain customers and ensure they continue

to use syariah banking services in the long term, measures need to be developed to increase their loyalty. (Nisa et al., 2025, p. 129)

Meanwhile, loyalty is often considered a bridge to loyalty. Customers are more likely to continue using a bank and recommend it to others when they are satisfied with the products and services they receive. (Shoalihin et al., 2024, p. 82) Customer loyalty, according to Mustofa in 2016, is an attitude that encourages the purchase of goods or services from a business, involving an emotional component. (Ningsih & Khoiruddin, 2023, pp. 198-199) Since digital marketing can provide several additional benefits to consumers, it also has a significant impact on customer satisfaction levels. (Kennis & Octavia, 2024, p. 147) Given the rapidly changing syariah banking environment in Indonesia, service quality is crucial to maintaining customer loyalty and trust. (Fielnanda & Nofriza, 2025, pp. 257-258)

Febriandika N.R., et al., in 2020, stated that improving customer experience can increase customer loyalty. Service quality is one component of customer experience. (Afifah & Kurniawati, 2021, p. 108) Because loyal customers will continue to make purchases in the future, having loyal customers guarantees future revenue. (Istnain & Firmansyah, 2024, p. 5165) Then in 2019, Keller & Swaminathan emphasized that brands are an important element in fostering relationships between businesses and their customers, not just names or symbols. A strong brand image increases customer trust and confidence. (Basrowi et al., 2023, p. 80)

However, in reality, many customers in Indonesia still have doubts, one of which is related to the quality and professionalism of syariah banking services, because customers continue to place a high value on service and product quality. (Aisyah, 2018, p. 368) In order to develop and create customer satisfaction, Bank Syariah Indonesia must offer the best services to its customers. (Permatasari & Istiqomah, 2024, p. 52)

Previous research was also conducted by Risqi Putri Hidayati et al., in 2025, entitled "From Satisfaction to Loyalty: Analyzing the Impact of Service Quality and Corporate Image in Islamic Banking." The results of the study

showed that “increasing customer happiness, which in turn increases customer loyalty, largely depends on improving service quality.” (Hidayati et al., 2025, p. 112) Meanwhile, another previous study was conducted by Mochamad Yusuf et al., in 2023 entitled “Pengaruh Citra Merek, Kualitas Layanan, dan Digital Banking terhadap Loyalitas Nasabah melalui Kepuasan Nasabah sebagai Variabel Intervening pada PT Bank Syariah Indonesia Cabang Pekalongan Pemuda.” The results of the study show that “brand image and digital banking have a significant influence on customer loyalty. Meanwhile, service quality has no significant influence on customer loyalty.” (Yusuf et al., 2023, p. 69) Previous research was also conducted by Basrowi et al., 2023, entitled “Islamic Banking Loyalty in Indonesia: The Role Brand Image, Promotion, and Trust.” The findings of the study show that “all variables studied statistically produced significant values.” (Basrowi et al., 2023)

## METHODS

This Community Service activity was carried out at Bank Syariah Indonesia (BSI) KCP Tulungagung Trade Center on October 1-31, 2025. The method used was a mixed method, which combines quantitative and qualitative components to provide a deeper understanding of a phenomenon. (Setiawan et al., 2025, p. 1484)

The population in this Community Service activity consists of Bank Syariah Indonesia customers in the Tulungagung area. Considering that there is more than one Bank Syariah Indonesia service unit in the area, the sample was determined using purposive sampling, taking into account the accessibility of the location, the readiness of partners, and the relevance of the community service activities. The research sample consisted of 80 customers of Bank Syariah Indonesia KCP Tulungagung Trade Center, which was chosen as the location for the Community Service activity. Bank Syariah Indonesia KCP Tulungagung Trade Center was chosen because it is an active partner in community service activities and has customer

characteristics that are relevant to the focus of the research, particularly in the use of digital services and the quality of syariah banking services.

Meanwhile, the data used in this Community Service activity consists of primary data and secondary data that is external in nature. Primary data was obtained directly from 80 customers of Bank Syariah Indonesia KCP Tulungagung Trade Center through the distribution of questionnaires, as well as from interviews and observations of customer service and assistance activities during the implementation of the activity. Meanwhile, secondary data was obtained from external sources, including official publications of Bank Syariah Indonesia that are accessible to the public, publicly available reports and information, as well as literature in the form of scientific journals, books, and other academic sources relevant to the topics of digital marketing, service quality, syariah brand image, and customer loyalty.

Primary data was collected directly from respondents through the distribution of structured questionnaires, interviews, and observations. The questionnaire instrument was designed using a 1–5 Likert scale, as follows: 5 (strongly agree/very satisfied), 4 (agree/fairly satisfied), 3 (neutral) 2 (disagree/somewhat dissatisfied), and 1 (strongly disagree/very dissatisfied). The instrument covers four main variables, detailed as follows:

1. Customer Loyalty (Y): Measured through indicators of retention intent (plans to remain a customer, service continuity, satisfaction), repurchase intent (interest in new products, financing, syariah-compliant investments, zakat/waqf), and recommendations (recommendations to family, positive experience stories, pride in being a customer).
2. Digital Marketing (X1): Measured through indicators of digital information and content (content updates, relevance of information, syariah image), promotions and interactivity (appeal of promotions, trust in digital channels, effectiveness of promotions, admin responsiveness), as well as digital access and experience (ease of use of the BYOND by BSI app, access speed, service stability).

3. Service Quality (X2): Includes indicators of reliability (report accuracy, data accuracy, offer relevance), responsiveness (ease of contact, online response, wait time, staff responsiveness), as well as empathy and assurance (friendliness, clarity of product explanations, privacy protection).
4. Syariah Brand Image (X3): Includes indicators of religious image (syariah principles, riba-free, syariah beliefs), trust and security (fund security, safeguarding of trust, sense of security regarding deposits), and differentiation (brand pride, differences from conventional banks, bank reputation).

A quantitative approach was used to determine the relationship and influence of digital marketing, service quality, and syariah brand image on customer loyalty. The quantitative data obtained was analyzed to identify the partial and simultaneous influence of each variable on customer loyalty, thereby providing an empirical picture of the factors that influence customer loyalty. Meanwhile, the qualitative approach was carried out through observation, interviews, and direct involvement in service activities at Bank Syariah Indonesia KCP Tulungagung Trade Center. In this Community Service activity, researchers played an active role in assisting Bank Syariah Indonesia in guiding and assisting customers, particularly in creating and activating BYOND by BSI accounts, using syariah digital banking services, and understanding Bank Syariah Indonesia products and services. In addition, researchers also provided direct education to customers, participated in socialization activities, and assisted Bank Syariah Indonesia in its daily service activities.

To maintain data validity, this study uses triangulation techniques. Triangulation not only strengthens the results, but also offers a more comprehensive understanding of the issues at hand. Triangulation is a research methodology that compares data from various sources and methodologies to improve conclusions and reduce bias. (Habibullah et al., 2025, pp. 26-27) All results of the community service activities were then analyzed in an integrated manner as a basis for preparing

recommendations and follow-up actions for Bank Syariah Indonesia KCP Tulungagung Trade Center in order to increase customer loyalty through strengthening digital marketing, service quality, and syariah brand image. Meanwhile, quantitative data processing and analysis were carried out using Stata/MP 17 software with a multiple linear regression analysis model to determine the relationship and influence of digital marketing, service quality, and syariah brand image on customer loyalty. Meanwhile, qualitative data was analyzed descriptively to support the quantitative results and explain the implementation of customer assistance and guidance activities carried out in collaboration with Bank Syariah Indonesia.

Hypothesis testing in this study was conducted to determine the relationship between digital marketing variables, service quality, and syariah brand image with customer loyalty. The null hypothesis ( $H_0$ ) states that digital marketing, service quality, and syariah brand image have no relationship with customer loyalty, either partially or simultaneously. Meanwhile, the alternative hypothesis ( $H_1$ ) states that digital marketing, service quality, and syariah brand image have a relationship with customer loyalty, either partially or simultaneously.

## **IMPLEMENTATION OF COMMUNITY SERVICE ACTIVITIES**

The Community Service activities at Bank Syariah Indonesia KCP Tulungagung Trade Center will be carried out from October 1 to 31, 2025, as planned. The implementation of Community Service includes the preparation, implementation, evaluation, and follow-up stages.

### **a. Preparation Stage**

The preparation stage is an important initial stage in supporting the success of Community Service activities. At this stage, a permit application for the activity was submitted to Bank Syariah Indonesia KCP Tulungagung Trade Center on September 18, 2025, which was

followed by coordination and communication to agree on the form and scope of the community service activities to be carried out.

In addition, an initial identification was conducted on the needs of customers and banks related to digital marketing, particularly in terms of customer understanding of syariah banking digital products and services, service quality, and strengthening the syariah brand image to support increased customer loyalty. At this stage, an activity instrument in the form of a questionnaire was also developed to measure customer perceptions of digital marketing, service quality, syariah brand image, and customer loyalty. The questionnaire was tailored to customer characteristics and the context of syariah banking so that it was easy to understand and relevant to the conditions in the field. In addition, the researchers prepared educational materials and marketing products to be presented to customers, particularly regarding the use of the BYOND by BSI application, the benefits of digital syariah banking services, and the importance of security in digital transactions. BYOND By BSI itself is a service that allows customers to access their bank accounts through a communication network using a tablet computer or mobile phone via the bank's electronic distribution channels. (Bank Syariah Indonesia, 2025)

#### **b. Implementation Stage**

The implementation stage is the core of the Community Service activities carried out directly at the partner's location, namely Bank Syariah Indonesia KCP Tulungagung Trade Center. At this stage, Community Service activities are carried out through an integrated quantitative and qualitative approach as an effort to support the improvement of digital marketing, service quality, and strengthening of the syariah brand image.

**Figure 1.**  
Questionnaire completion and  
education



**Source:** Personal Documents, 2025

**Figure 2.**  
Filling out questionnaires and  
assisting with Byon activation by  
BSI



**Source:** Personal Documents, 2025

A quantitative approach was conducted by distributing questionnaires to 80 customers of Bank Syariah Indonesia KCP Tulungagung Trade Center. The questionnaire was used to obtain data related to customer perceptions of digital marketing, service quality, and syariah brand image, as well as their relationship with customer loyalty. The questionnaire was distributed in conjunction with mentoring and education activities so that customers could understand the purpose and content of the questions asked (Figure 1 and Figure 2).

The qualitative approach was conducted through the direct involvement of researchers in service activities and marketing activities at Bank Syariah Indonesia KCP Tulungagung Trade Center. In this activity, researchers assisted Bank Syariah Indonesia in guiding and assisting customers, particularly in the process of creating and activating BYOND by BSI accounts, as well as providing education related to the use of digital syariah banking services as part of a digital marketing strategy (Figure 2).

**Figure 3.**

Gold coffee seminar (discussing gold investment)



**Source:** Personal Documents, 2025

**Figure 4.**

Socialization related to the hajj



**Source:** Personal Documents, 2025

In addition, researchers were also involved in various socialization and promotion activities for syariah banking products, including the Ngopi Emas (Talking About Gold Investment) Seminar with the theme “Gold Makes Life Easier” held at the Lojikka Hotel Tulungagung on October 15, 2025, from 9:00 a.m. to 2:00 p.m. During this event, researchers assisted Bank Syariah Indonesia KCP Tulungagung Trade Center as operators to support the smooth running of the event (Figure 3). Researchers also attended and assisted in the socialization of Hajj products as part of efforts to strengthen syariah banking literacy and services to the community (Figure 4).

As shown in the figure, these activities are part of a series of research and community service activities carried out by researchers during their internship at Bank Syariah Indonesia KCP Tulungagung Trade Center. Not all community service activities during the internship are included in this journal article, either in the form of descriptions or image documentation, due to space limitations and journal writing

requirements. Therefore, the activities presented are those most relevant to the research focus and objectives of Community Service.

**c. Evaluation and Follow-up Stage**

The evaluation and follow-up stage is carried out after the entire series of Community Service activities has been completed. At this stage, the questionnaires filled out by customers, the results of observations made during the activities, and feedback obtained from customers and Bank Syariah Indonesia KCP Tulungagung Trade Center are reviewed. The purpose of this evaluation is to assess the extent to which the Community Service activities have benefited customers and supported improvements in the quality of service and utilization of digital syariah banking services.

The results of the evaluation were then used as a basis for developing strategic recommendations that could be used as consideration for Bank Syariah Indonesia KCP Tulungagung Trade Center. The recommendations are aimed at strengthening digital marketing, improving service quality, and enhancing the syariah brand image as sustainable measures to increase customer loyalty. Therefore, with this evaluation and follow-up stage, the Community Service activities are expected to not only provide short-term benefits but also contribute sustainably to the community service partners.

**FINDINGS AND QUANTITATIVE DISCUSSION**

Classical Assumption Test

Table 1. Multicollinearity Test and Heteroscedasticity Test

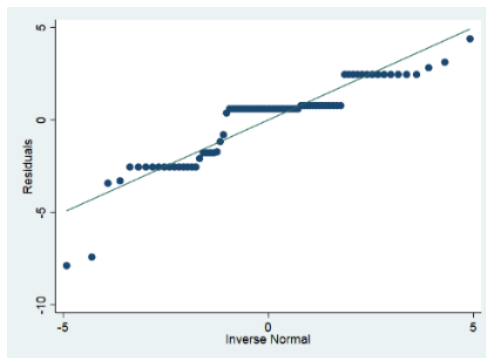
Multicollinearity Test	Mean VIF	5.78
Heteroscedasticity Test (Breusch-Pagan/Cook-Weisberg test)	Prob > chi2	0.5654

**Source:** Stata/MP 17 data processing results

The test results in Table 1 show that there is no multicollinearity between independent variables, as indicated by a Mean VIF value of 5.78, which is less than 10. In addition, the Breusch-Pagan/Cook-Weisberg heteroscedasticity test results produced a Prob > chi2 value of 0.5654, which is greater than 5%. Therefore, it can be concluded that the regression model is free from heteroscedasticity issues and is suitable for further analysis.

Normality Test

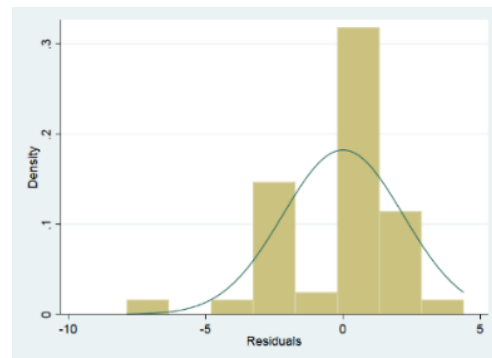
**Figure 1.**  
 Normal P-P Plot (Q-Q Plot)



**Source:**

Stata/MP 17 data processing results

**Figure 2.**  
 Histogram and Normal Curve



**Source:**

Stata/MP 17 data processing results

Based on the results of the normality test in graphs 1 and 2 above, the Normal P-P Plot (Q-Q Plot) shows that the residual points tend to follow and are around the diagonal line, so it can be concluded that the residuals are distributed close to normal. In addition, the residual histogram shows a distribution pattern that resembles a normal curve (bell-shaped) and is centered around zero. These results indicate that the normality assumption is satisfied and the regression model is suitable for further analysis.

### Multiple Linear Regression Analysis

Table 2. Multiple Linear Regression Analysis

Source	SS	df	MS	Number of obs = 80		
Model	1033.02127	3	344.340422	F(3, 76)	= 69.17	
Residual	378.366233	76	4.97850307	Prob > F	= 0.0000	
Total	1411.3875	79	17.8656646	R-squared	= 0.7319	
				Adj R-squared	= 0.7213	
				Root MSE	= 2.2313	

Y(CL)	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
X1(DM)	.0521194	.1121696	2.37	0.024	-.1712858	.2755245
X2(SQ)	.7963642	.1691858	4.71	0.000	.4594014	1.133327
X3(SBI)	-.0261034	.1391247	-0.19	0.852	-.3031943	.2509875
_cons	8.274799	3.254013	2.54	0.013	1.793871	14.75573

**Source:** Stata/MP 17 data processing results

#### Regression analysis results

- a. Digital Marketing (X1) has a positive and significant influence on customer loyalty, with a t-value of 2.37 and a p-value of  $0.024 < 0.05$ , where  $H_0$  is rejected and  $H_1$  is accepted. This means that the better the implementation of digital marketing, the more likely customer loyalty will increase.
- b. Service Quality (X2) has the most dominant positive and significant influence on customer loyalty, with a t-value of 4.71 and a p-value of  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_1$  is accepted. This shows that service quality is a major factor in building and maintaining customer loyalty.
- c. Syariah Brand Image (X3) does not have a significant influence on customer loyalty, with a t-value of -0.19 and a p-value of  $0.852 > 0.05$ , so  $H_0$  is accepted and  $H_1$  is rejected. This indicates that the syariah brand image is not yet able to directly encourage customer loyalty.

- d. Based on the results of multiple linear regression analysis using Stata/MP 17 software on 80 respondents, a calculated F value of 69.17 with a probability of  $0.000 < 0.05$  was obtained. This shows that digital marketing, service quality, and syariah brand image simultaneously have a significant influence on customer loyalty at Bank Syariah Indonesia KCP Tulungagung Trade Center. Thus,  $H_0$  is rejected and  $H_1$  is accepted simultaneously.
- e. The R-squared value of 73.19% indicates that digital marketing, service quality, and syariah brand image can explain 73.19% of the variation in customer loyalty, while the remaining 26.81% is influenced by other factors outside the research model.
- f. The Adjusted R-squared value of 72.13% indicates that after adjusting for the number of variables and samples, the research model is able to explain 72.13% of the variation in customer loyalty, while the remaining 27.87% is influenced by other factors not examined in the study.

### **Multiple Linear Regression Equation Analysis**

$$Y(\text{CL}) = 8.2748 + 0.0521X_1(\text{DM}) + 0.7964X_2(\text{SQ}) - 0.0261X_3(\text{SBI})$$

Based on the multiple linear regression equation above, it can be seen that service quality ( $X_2$ ) is the most dominant variable in influencing customer loyalty, followed by digital marketing ( $X_1$ ), which also has a positive influence. Meanwhile, the syariah brand image ( $X_3$ ) has a negative and insignificant influence, so it does not contribute significantly to increasing customer loyalty. Overall, customer loyalty is more determined by service experience and digital service utilization than by syariah brand image alone.

## QUANTITATIVE AND QUALITATIVE RESULTS AND DISCUSSION

### **The Influence of Digital Marketing on Customer Loyalty**

The regression analysis results show that digital marketing has a positive and significant influence on customer loyalty. These findings indicate that the use of digital media and technology-based banking services contributes significantly to increasing customer loyalty to Bank Syariah Indonesia KCP Tulungagung Trade Center. These quantitative results are reinforced by qualitative findings from observations and interviews with customers, which show that most customers feel helped by the availability of digital services such as mobile banking and Bank Syariah Indonesia's digital information media. Customers believe that digital marketing makes it easier for them to obtain product information, conduct transactions, and access banking services without having to visit a branch office. The assistance and education activities on the use of digital services carried out in the Community Service program also received positive responses from customers, particularly in increasing their understanding and comfort in conducting digital transactions.

This finding is in line with Maharani Rona Makom's 2023 study entitled "Analisis Digital Marketing, Citra Merek, dan Layanan Mobile Banking terhadap Loyalitas Nasabah PT. Bank Syariah Indonesia Kota Semarang." which states that digital marketing has a positive and significant influence on customer loyalty at Bank Syariah Indonesia Kota Semarang. (Makom, 2023) Looking at these results, it is clear that digital marketing not only serves as a promotional tool, but also as a strategic instrument in building customer loyalty.

### **The Influence of Service Quality on Customer Loyalty**

The results show that service quality has a positive and significant influence and is the most dominant variable in influencing customer loyalty. This indicates that the service experience received by customers is a major factor in shaping their loyalty towards the bank. These results are reinforced by

qualitative findings in the field, where customers expressed satisfaction with the friendly, responsive, and professional attitude of Bank Syariah Indonesia KCP Tulungagung Trade Center employees. Customers consider the fast, clear service and assistance provided when experiencing transaction difficulties to be the main reasons for continuing to use Bank Syariah Indonesia's services. In community service activities, the involvement of students in assisting the service process and providing education to customers also contributes to a positive service experience and enhances the relationship between the bank and its customers.

This finding is in line with Shania Anggeraini Pangesti's 2023 study entitled "Pengaruh Brand Image & Kualitas Layanan terhadap Loyalitas Nasabah Bank Syariah Indonesia (BSI) KCP Curup." which states that service quality has a significant influence on the loyalty of BSI KCP Curup customers. (Anggeraini et al., 2023) Therefore, continuous improvement in service quality is key to maintaining customer loyalty.

### **The Influence of Syariah Brand Image on Customer Loyalty**

The partial test results show that the syariah brand image does not have a significant influence on customer loyalty. This indicates that the syariah brand image is not yet able to directly encourage customer loyalty. However, the interview results show that the majority of customers still have a positive perception of Bank Syariah Indonesia's syariah brand image. Customers view Bank Syariah Indonesia as a safe, trustworthy bank that complies with syariah principles. However, this perception is considered a basic value that is already ingrained, so it is no longer a major distinguishing factor in determining loyalty. Customers tend to consider service quality and ease of transactions rather than simply syariah identity.

These findings are in line with research conducted by Dina Irmawati and Mochlasin in 2025, entitled "Pengaruh Brand Image, Brand Awareness, Service Quality dan Digital Banking terhadap Loyalitas Nasabah melalui Kepuasan Nasabah sebagai Variabel Intervening (Studi pada Nasabah Bank Syariah Indonesia KCP Ungaran Diponegoro)." Their findings state that the

image of syariah does not have a significant influence on customer loyalty. (Irmawati & Mochlasin, 2025, p. 21) This shows that in the current context of syariah banking, the syariah brand image needs to be supported by service quality and digital innovation in order to contribute to customer loyalty.

### **The Simultaneous Influence of Digital Marketing, Service Quality, and Syariah Brand Image on Customer Loyalty**

The simultaneous test results show that digital marketing, service quality, and syariah brand image together have a significant influence on customer loyalty. This indicates that customer loyalty is formed through a combination of digital technology utilization, service interaction quality, and syariah brand image. This finding is reinforced by observations and interviews with banks, which indicate that strategies to increase customer loyalty cannot be implemented partially, but must be integrated. Community service activities carried out through digital education, service assistance, and the promotion of syariah banking products are concrete efforts to implement this strategy.

These results are also in line with the research conducted by Khofifah Indar Mawar Sari et al. in 2024 entitled "Pengaruh Literasi Keuangan Syariah, Digital Marketing dan Brand Image terhadap Loyalitas Nasabah Bank Syariah Indonesia." The results of this study show that syariah financial literacy, digital marketing, and brand image simultaneously have a significant positive influence. (Sari et al., 2024, p. 51) However, one independent variable uses syariah finance, while the other researcher uses digital marketing.

### **Customer and Bank Perceptions of Digital Marketing Implementation, Service Quality, and Syariah Brand Image**

Based on the interview results, customers generally have a positive perception of the implementation of digital marketing and service quality at Bank Syariah Indonesia KCP Tulungagung Trade Center. Customers feel that the bank continues to strive to provide convenient services through the

development of digital systems and improvements in direct service quality. The bank also believes that community service activities make a positive contribution to supporting customer education and improving the quality of service interactions.

### **Challenges and Opportunities in Improving Customer Loyalty**

The main obstacle faced is that there are still customers who do not fully understand how to use digital services, especially those with low levels of technological literacy. However, this also presents an opportunity for banks to increase customer loyalty through ongoing digital education and assistance programs, as has been done in community service activities.

### **Recommendations for Community Service Activities**

Based on research results and field findings, recommended community service activities include assistance in using digital services, education on syariah banking transactions, and improving service quality based on customer needs. These activities are expected to strengthen customer loyalty and support the sustainability of Bank Syariah Indonesia KCP Tulungagung Trade Center's services.

### **CONCLUSION**

Based on the results of research and community service activities carried out at Bank Syariah Indonesia KCP Tulungagung Trade Center, it can be concluded that digital marketing and service quality have a positive and significant influence on customer loyalty. This shows that increasing the use of digital marketing and improving the quality of services provided to customers can increase customer loyalty to Bank Syariah Indonesia KCP Tulungagung Trade Center. Service quality is the most dominant variable in influencing customer loyalty, which confirms that the service experience perceived by customers plays an important role in building long-term relationships between banks and customers. Meanwhile, the syariah brand image does not have a significant influence on customer loyalty in part.

These findings indicate that the syariah brand image has become a basic characteristic inherent to Bank Syariah Indonesia, so it has not yet become a major differentiating factor in driving customer loyalty at Bank Syariah Indonesia KCP Tulungagung Trade Center. Customers tend to consider functional aspects, such as the convenience of digital services and service quality, rather than syariah identity alone.

Simultaneously, digital marketing, service quality, and syariah brand image have a significant influence on customer loyalty at Bank Syariah Indonesia KCP Tulungagung Trade Center. These quantitative findings are reinforced by the results of observations, interviews, and the implementation of Community Service activities, which show positive customer responses to assistance in using digital services, particularly BYOND by BSI, as well as education on syariah banking products and services. Therefore, strengthening digital marketing and service quality, supported by ongoing education and assistance activities, is an important strategy in increasing customer loyalty at Bank Syariah Indonesia KCP Tulungagung Trade Center.

Bank Syariah Indonesia, particularly Bank Syariah Indonesia KCP Tulungagung Trade Center, is expected to continue improving service quality as a key factor in building customer loyalty, supported by strengthening digital marketing and consistently implementing the syariah brand image in service practices. In addition, further research is expected to develop this study by adding other variables and expanding the research object to obtain a more comprehensive understanding of customer loyalty in syariah banking.

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